

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
NEWNAN DIVISION**

In re:

ASHLEY REAGAN APRIL
FLORENCE

Debtor(s)

Case No. 18-10982-WHD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Melissa J. Davey, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/08/2018.
- 2) The plan was confirmed on 08/09/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/06/2019.
- 5) The case was dismissed on 01/10/2020.
- 6) Number of months from filing to last payment: 17.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$7,640.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$23,976.17
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$23,976.17**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,418.20
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,418.20**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
DIVERSIFIED CONSULTANTS, INC	Unsecured	477.00	NA	NA	0.00	0.00
EVANSVILLE TEACHERS FEDERAL C	Secured	14,825.00	14,585.51	14,585.81	3,946.82	739.58
Georgia Department of Revenue	Priority	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	793.00	795.50	795.50	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,389.00	1,456.71	1,456.71	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	8,184.00	8,184.63	8,184.63	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	583.00	583.90	583.90	0.00	0.00
Navy Federal Credit Union	Unsecured	232.00	NA	NA	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	2,713.00	2,714.75	2,714.75	0.00	0.00
Portfolio Recovery Associates	Unsecured	4,602.00	4,600.97	4,600.97	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	194.65	194.65	0.00	0.00
SANTANDER CONSUMER USA AN IL	Secured	34,334.00	34,197.76	34,197.76	11,190.42	1,681.15
SPRINT CORP	Unsecured	0.00	1,086.40	1,086.40	0.00	0.00
SYNCHRONY	Unsecured	2,015.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$48,783.57	\$15,137.24	\$2,420.73
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$48,783.57	\$15,137.24	\$2,420.73
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$795.50	\$0.00	\$0.00
TOTAL PRIORITY:	\$795.50	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$18,822.01	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$6,418.20</u>
Disbursements to Creditors	<u>\$17,557.97</u>
TOTAL DISBURSEMENTS :	<u>\$23,976.17</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/07/2020

By: /s/ Melissa J. Davey

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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NORTHERN DISTRICT OF GEORGIA
NEWNAN DIVISION
CHAPTER 13

IN RE:) CASE NO. 18-10982-WHD
ASHLEY REAGAN APRIL FLORENCE)
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DEBTOR)

CERTIFICATE OF SERVICE

This is to certify that I have on this day electronically filed the foregoing Chapter 13 Trustee's Final Report and Account using the Bankruptcy Court's Electronic Case Filing program, which sends a notice of this document and an accompanying link to this document to the following parties who have appeared in this case under the Bankruptcy Court's Electronic Case Filing program:

Amanda A Barrett mandyabarrett@gmail.com, Amanda@harmonandgorove.com
Michael A. Gorove mandyabarrett@gmail.com, harmon.gorove@gmail.com

I further certify that on this day I caused a copy of this document to be served via United States First Class Mail with adequate postage prepaid on the following parties set forth below at the address shown for each.

DEBTOR(S):
ASHLEY REAGAN APRIL FLORENCE
12 RAY WAY
GRANTVILLE, GA 30220

Dated: 02/07/2020

/S/

Melissa J. Davey, Chapter 13 Trustee
State Bar No. 206310
Standing Chapter 13 Trustee
260 PEACHTREE STREET N.W.
SUITE 200
Atlanta, GA 30303
(678)510-1444